

Date: 5/21/13

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of Virginia

In re:
Tina Ann Overstreet
Debtor

Case No. 13-70878-wfs
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin
Form ID: b9a

Page 1 of 2
Total Noticed: 18

Date Rcvd: May 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2013.

db +Tina Ann Overstreet, 1270 Scruggs Road, Wirtz, VA 24184-4574
3780824 +ADT, PO Box 650485, Dallas, TX 75265-0485
3780825 +Alere Toxicology Services, PO Box 122564 Dept 2564, Dallas, TX 75312-2564
3780828 +BB&T, 310 First Street, Roanoke, VA 24011-1926
3780830 +Capl/Best Buy, PO Box 5253, Carol Stream, IL 60197-5253
3780831 +Cedar Hill National Bank, PO Box 34216, Charlotte, NC 28234-4216
3780837 +Shirley Jamison, PC, PO Box 221, Boones Mill, VA 24065-0221
3780838 +Solstas Lab Partners, PO Box 71085, Charlotte, NC 28272-1085

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mgiles@gileslambert.com May 22 2013 21:15:11 Malissa Lambert Giles,
Giles & Lambert PC, P O BOX 2780, ROANOKE, VA 24001
tr +EDI: BGAMCLEAN.COM May 22 2013 22:23:00 George A McLean(72), PO Box 1264,
Roanoke, VA 24006-1264
3780826 +EDI: RMCB.COM May 22 2013 22:23:00 American Medical Collection Agency, PO Box 1235,
Elmsford, NY 10523-0935
3780827 +EDI: BANKAMER.COM May 22 2013 22:23:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119
3780829 EDI: CAPITALONE.COM May 22 2013 22:23:00 Cap One, PO Box 85520, Richmond, VA 23285
3780832 +E-mail/Text: bklaw2@centurylink.com May 22 2013 22:14:46 Century Link, PO Box 1319,
Charlotte, NC 28201-1319
3780833 +EDI: RMSC.COM May 22 2013 22:23:00 Gecrb/Lowes, PO Box 965005, Orlando, FL 32896-5005
3780834 +E-mail/Text: recovery@memberonefcu.com May 22 2013 22:04:36 Member One FCU, 202 4th Street,
Roanoke, VA 24016-2038
3780835 +E-mail/Text: bankruptcynotices@pch.com May 22 2013 22:05:18 Publishers Clearing House,
PO Box 4002936, Des Moines, IA 50340-2936
3780836 +EDI: SEARS.COM May 22 2013 22:23:00 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

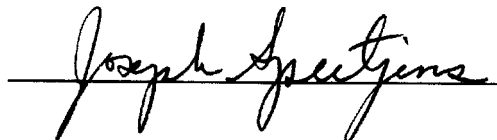
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2013

Signature:



District/off: 0423-7

User: admin
Form ID: b9a

Page 2 of 2
Total Noticed: 18

Date Rcvd: May 22, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2013 at the address(es) listed below:
NONE.

TOTAL: 0